

In re:  
Carl E White  
Theresa M Gavin-White  
Debtors

Case No. 24-14498-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 24, 2025

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Carl E White, Theresa M Gavin-White, 109 Chester Avenue, Folsom, PA 19033-3611
14961173	+ Car Cents, 469 Concester Hwy, Aston, PA 19014-3105
14961174	+ Dept of Educaiton/Neln, P.O. Box 82561, Lincoln 68501-2561
14961175	Dept of Education / Aidvantage, Attn: Bankruptcy, Navient PO Box 9635, Wilkes Barre, PA 18773
14961182	+ OpenSky Bank, Capital Bank, N.A., 2275 Research Blvd, Suite 600, Rockville, MD 20850-6238
14961184	+ Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14966211	+ Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
14961185	+ Sourse Receiveables Mng, Attn: Bankruptcy Dept., PO Box 4068, Greensboro, NC 27404-4068

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Jan 25 2025 00:22:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Jan 25 2025 00:22:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jan 25 2025 00:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 25 2025 05:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 25 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jan 25 2025 00:23:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14961171	Email/Text: CSBankruptcy@austincapitalbank.com	Jan 25 2025 00:22:00	Austin Capital Bank, Attn: Bankruptcy Dept., 8100 Shoal Creek Blvd, Suite 100, Austin, TX 78757
14964645	+ EDI: PHINAMERI.COM	Jan 25 2025 05:16:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14961169	+ Email/PDF: bncnotices@becket-lee.com	Jan 25 2025 00:48:44	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
14961170	^ MEBN	Jan 25 2025 00:16:20	Atlas Credit Card, Attn: Bankruptcy, 300 Conventry Road, Berkeley, CA 94707-1214

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14961172	+ EDI: CAPONEAUTO.COM	Jan 25 2025 05:16:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Road, Plano, TX 75024-2302
14961176	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 25 2025 00:23:00	Dept of Education / Neln, P.O. Box 82561, Lincoln, NE 68501-2561
14961179	+ EDI: AMINFOFP.COM	Jan 25 2025 05:16:00	First Premiere Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14961180	+ EDI: PHINAMERI.COM	Jan 25 2025 05:16:00	GM Financial, 801 Cherry Street, Suite 3600, Fort Worth, TX 76102-6855
14965077	Email/PDF: resurgentbknotifications@resurgent.com	Jan 25 2025 00:30:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14961181	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 25 2025 00:48:38	LVNV Funding, LLC, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14961183	+ Email/Text: bankruptcygroup@peco-energy.com	Jan 25 2025 00:22:00	PECO, Attn: Bankruptcy, 2301 Market Street, Philadelphia, PA 19103-1380
14965075	Email/PDF: resurgentbknotifications@resurgent.com	Jan 25 2025 00:30:27	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14963616	+ EDI: AIS.COM	Jan 25 2025 05:16:00	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14961177	*+	Dept of Education/ Neln, P.O. Box 82561, Lincoln, NE 68501-2561
14961178	*+	Dept of Education/Neln, P.O. Box 82561, Lincoln, NE 68501-2561

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Carl E White brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Theresa M Gavin-White brad@sadeklaw.com

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bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEVEN K. EISENBERG

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC seisenberg@sterneisenberg.com,  
bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1:	<b>Carl E White</b>	Social Security number or ITIN: xxx-xx-3917
	First Name Middle Name Last Name	EIN: ---
Debtor 2:	<b>Theresa M Gavin-White</b>	Social Security number or ITIN: xxx-xx-0423
(Spouse, if filing)	First Name Middle Name Last Name	EIN: ---
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 12/17/24
Case number:	24-14498-amc	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Carl E White	Theresa M Gavin-White
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	109 Chester Avenue Folsom, PA 19033	109 Chester Avenue Folsom, PA 19033
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 1/24/25

**For more information, see page 2**

Debtor **Carl E White** and **Theresa M Gavin-White**

Case number **24-14498-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 14, 2025 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</b>  For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 4/15/25</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 2/25/25</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 6/15/25</b></td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 4/15/25</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 2/25/25</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 6/15/25</b>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>															
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<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$700.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>4/2/25 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>															
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.															